R.F. 122-97.

Previous references.

1897-98

~~1903 — 1904~~

(Banking)

File No. 32

~~R.F. 122 of 97-98~~

Banking 32 of 97

Later references. ~~Vide~~

Banking 56 of 04-05.

— 17 of 1905-06.

GENERAL AND REVENUE SECRETARIAT.

Serial Nos. ~~112~~ (13 + 14.)

PART B FOR August

SUBJECT.

Inspection report of the Agricultural Bank at Chamrajnagar

	FILE No. R. F. 122 of 1897-98.
	Report on the inspection of the Agricultural Bank at Chamrajnagar in the Mysore District.
1	From the Deputy Commissioner, Mysore District, No. 700, dated 7th June 1904. Submits a second annual inspection report of the Agricultural Bank at Chamrajnagar, made by Mr. S. Vaidyanatha Iyer, Assistant Commissioner, Nanjangud range.
2	To the Deputy Commissioner, Mysore District, Government Proceedings No. Fl. 919—B. 122-97, dated the 16th August 1904. Directs the Deputy Commissioner to adopt measures to see that the loan of Papanna is recovered and credited to the Bank and also paid up to Government in payment of the instalment due.

G. P. No. Fl. 1344, dated 23th November 1903.

guided by

Countersigned

General and Revenue Secretariat.

(To be written on one side only.)

Office Note—continued.

Submitted to the 1st Councillor -

7 NOV 1905 night (with a draft)

8/11/1905

+ No. H. 1346 of 25-11-03.

+ No. 700 of 7-6-04.

+ The order above referred to was issued

+ The Dy. Comr. in reply, has forwarded lists of debtors to the Bank with the details called for.

The above lists, which are dated 16-2-04 and two - Statements of which are put up, show that

Movement be called for

among the recipients of I class loans 54 are defaulters

Do —— II - do — 24 — do -

Do —— III - do — 12 — do -

Do —— IV — do — 30 — do -

The total amounts of loans outstanding against them

I class	Rs.	5,499-12-4
II do	—	6,375-0-0
III do	—	1,211-0-0
IV do	—	1,225-0-0
		13,310-12-4

In Para 14 of the report of inspection made by Mr. Vidyanatha Iyer on 20th May last he states that 42 are defaulters of whom the President, 5 Directors and 3 Auditors are defaulters;

		Rs
That the amt. (of I class loan) remaining overdues		4116-
Do —	II, III & IV	5039-
		9,155-

Thus a Sum of Rs. 4,155-12-4 seems to have been repaid since

Amount of I class loans due by the members of the Agricultural Bank at Chamrajnagar.

No.	Name of Member	amount due	Date on which it is due	Date of loan	Purpose of the loan.	
1	Manjunda Bhatta	25 - -	30-4-03	24-4-99	To discharge previous Encumbrance & other bonafide debts	
2	Linjeswamy	25 - -	30-4-03	24-4-99	do.	
3	Chenna	25 - -	do.	do.	do.	
4	Chenna Setty	100 - -	do.	do.	do.	
5	Hoskote Subba Rao	200 - -	do.	do.	do.	
6	Ganapati Sastri	100 - -	do.	do.	do.	
7	Rama Dikshit	70 - -	do.	25-4-99	do.	
8	Gadugirianna	150 - -	do.	do.	do.	
9	Rama Chandra Rao	25 - -	do.	27-4-99	do.	
10	Lilamma	300 - -	do.	1-5-99	do.	Died of plague
11	Venkata Setty	200 - -	do.	do.	do.	
12	M. Ramaiah	100 - -	do.	do.	do.	
13	Kesava Rao	75 - -	do.	do	do.	

14	Javana Letti	1/2	a	-	ao	8-5-99	do.	
15	Muthanna	300	"	"	30-6-03	6-6-99	do.	
16	Timmarayappa	100	"	"	31-5-03	7-6-99	do.	
17	Thanna Rao	100	"	"	31-5-03	9-6-99	do.	
18	Santhoy. Subba Rao	300	"	"	30-4-03	10-6-99	do.	
19	Santa Letty	64	"	-	30-6-03	do.	do.	
20	Chikka Thaniyar	105	"	"	31-5-03	21-6-99	do.	
21	Paona Letti	75	"	"	30-6-03	do.	do.	Dies ist Thaya
22	Chikka Ranjeswara	100	"	"	30-4-03	11-7-99	do.	
23	Malleswara	100	"	"	30-4-03	do	do.	
24	Annia Sania	125	"	"	30-6-03	5-8-99	do.	
25	Marahalli Madeswara	166	10	8	30-9-03	16-11-99	do.	
26	Rama Letty	100	"	"	28-2-03	5-2-00	do.	
27	Ramaswamiyar.	125	"	"	31-3-03	13-3-00	do.	
28	Krishniyar	100	"	"	28-2-03	1-4-00	do.	
29	Bala Krishna Letty	25	"	-	31-5-03	27-4-00	do.	
30	Javana Letty	100	"	"	31-5-03	12-5-00	do.	
		3555	10	8				

Amount of II class loans due by the Members of the Agricultural Bank at Chamrajnagar

No.	Name of Member	Amount due	Date on which it is due	Date of the loan	Purpose of the Loan	
1	Rama Dikshat	200 " "	2-12-03	7-6-99	To discharge previous Encumberance	
2	Alasinpachar	500 " "	8-5-03	8-6-99	do-	
3	Venkatalatte	500 " "	17-6-01	22-6-99	do-	
4	Muddanna	450 - "	8-8-03	22-6-99	do-	
5	Hosholi Subba Rao	275 " "	1-8-02	22-6-99	To liquidate other loan	
6	Silamma	350 " "	5-1-04	14-7-99	To discharge previous Encumberance	Died in plague
7	Ganapati Sastri	150 " "	1-2-04	1-8-99	do-	
8	Shamarao	50 " "	6-7-02	17-1-00	do-	do.
9	Rama Bhat	170 " "	1-2-02	19-1-00	do.	
10	Timmarayappa	100 " "	6-2-02	20-2-00	do-	
11	Mada	100 " "	5-8-02	28-6-00	do.	
12	Komara Dikshat	200 " "	27-6-01	1-7-00	To discharge other debts	Suit-Deo file declared had been passed the executor is dead of plague
					do	

14	Rama Dikshat	85	"	"	30-11-03	12-5-01	do.
15	Ganapati Sastri	100	"	"	22-3-03	12-5-01	do.
16	Chenna	150	"	"	21-1-03	17-7-01	do.
17	Chikkaraje Gowda	400	"	"	19-8-02	19-8-01	For bullocks for agricultural purpose
18	Kesava Rao	125	"	"	2-6-02	2-6-01	To discharge other debts
19	Javana Setti	400	"	"	4-6-02	4-6-01	do.
20	Ramaswamiengar	200	"	"	3-3-03	3-3-02	do.
21	Ganapati Sastri	250	"	"	7-6-03	7-6-02	do.
22	Chenraje Urs	20	"	"	7-10-03	9-10-02	do.
23	Krishniengar	50	"	"	2-11-03	2-11-02	do.
24	Rama Dikshat	200	"	"	21-1-04	21-1-03	do.
		5375					

16-2-04

Amount of III class loans due to the Agricultural Rural Bank at Chandragiri.

No.	Name of Member	Amount due	Date on which it is due	Date of loan	Purpose of the loan
1	Venkata Setti	70 - -	28-2-03	30-4-02	To discharge other debts
2	Silamma	54 - -	5-1-04	30-4-02	do.
3	Immaraya appa	44 - -	22-5-02	22-5-01	To purchase wet land
4	Ambale Ramabhatta	138 - -	6-5-02	6-5-01	To discharge other debts
5	Hoskote Subbaa	121 - -	2-7-02	2-7-01	do.
6	Krishnappa	80 - -	11-11-02	11-1-02	To discharge Bank debt
7	Rama Dikshat	72 - -	29-4-03	29-4-02	For performing Shraddha & Kandrayana
8	Muttamma	240 - -	9-5-03	9-5-02	To discharge Bank debt
9	Balakrishna Setty	36 - -	19-10-03	19-10-02	do.
10	Lakshmikarasimhachar	175 - -	6-2-04	6-7-03	To discharge debts.
11	Ramaswami Gujar	132 - -	3-11-03	3-11-02	do
12	Desikachar	49 - -	23-2-04	23-7-03	To discharge other debts.
	Total	1211 - -			

Amount of FV clas loan due by Members of the Agricultural Bank at Chamarajapatna

No	Name of Member	Amount due	Date on which it is due	Date of loan	Purpose of the loan.	
1	Hoskoti Subba Rao	50 " "	12-8-03	15-5-02	To extend holding	
2	Lilamma	50 " "	5-1-04	13-3-00	For Kandayam	Died of plague
3	Chikkasamiappa	50 " "	1-4-01	1-1-01	For cultivation	
4	Raja Setty	50 " "	8-2-03	11-1-02	For garden cultivation	
5	Linganna	50 " "	26-8-03	24-10-02	For manure & for removing prickly	
6	Balakrishna Setty	25 " "	10-1-03	15-2-02	do.	
7	Mantri Setty	50 " "	2-3-02	13-4-01	For Earth work & Kandayam	
8	Padmaraja Setty	50 " "	5-8-03	15-4-01	do.	
9	Kesava Rao	50 " "	11-11-01	14-8-01	To discharge other debt	
10	Shama Rao	50 " "	24-8-02	15-8-01	For preparing the wet land & for manure	
11	Chamlog Subbia	50 " "	28-7-01	30-4-01	To discharge debt	
12	G. Srinivasachar	35 " "	24-12-03	2-1-01	To purchase bullocks	
13	Dunda	50 " "	1-12-02	3-9-02	To purchase bullocks	
14	Mada	50 " "	30-7-03	2-5-03	For bullocks	
15	Kumara Dikshat	25 " "	9-11-01	15-4-01	To discharge debt	Died of plague

17	Padmanabha Setti	86	50	"	"	11-7-01	13-4-01	do.
18	Chenna Setti		50	"	"	11-5-03	9-2-02	do.
19	Alur Ramabhatta		50	"	"	1-5-03	15-4-01	do.
20	Ganapati Sastri		50	"	"	2-5-03	22-3-02	For Kandayam
21	Javana Setty		25	"	"	10-10-03	28-4-02	do.
22	Brahmin.		50	"	"	7-8-03	10-5-02	To discharge debt-
23	Kenche Gowda.		15	"	"	18-10-02	21-7-02	do.
24	Subbrammania		50	"	"	31-3-04	1-1-04	do.
25	Krishna Setty		12	8	"	8-2-03	11-5-02	do.
26	Do		12	8	"	11-4-03	12-1-03	do.
27	Sura Pandit		25	"	"	2-1-03	6-10-02	To Lime Kiln
28	Do		25	"	"	12-2-03	11-11-02	do.
29	Rama Bhat		60	"	"	30-11-03	8-5-02	To pay Kandayam
30	Ranjunda Bhatta		25	"	"	30-11-03	8-2-03	For cultivation purposes
			1,225	"	"			

General and Revenue Secretariat.

(To be written on one side only.)

Office Note—continued.

The inspecting officer further states that the Bank authorities have issued notices to the defaulters. It is doubtful how much the above notices would be respected by members when the authorities themselves are defaulters.

The Dy. Comr. further reports that the Collector has asked the Bank authorities to withdraw at once the loan granted to Pappanna, who was reported to have invested the sum borrowed from the Peninsular Oriental Bank and that the inspection report does not say how far the irregularities noted by Govt. in the cases above referred to have since been rectified.

Submitted to the Revenue Sahib for orders. As I do not know what orders he would be pleased to pass a draft has not been put up. P.K. 28/7/04.

Orders are issued.

Prepare order accordingly &c 1.8.1904

549/28.7.04.

30.VII.04

G.R.S. 12]

General and Revenue Secretariat.

File No. 122 of 1897-8.

Serial No.	
2	Draft passed by the Secretary on 5-8-04. Govt Bogs. no 71. 919 dated the 16th Aug 1904. Directs the D.C Comm to adopt measures to see that the loan of Papanna is recovered and credited to the Bank and also paid up to Govt. in payment of the instalment due.

NOTE—Contn. sheet.

MGGPB—10 000—19-5-04

FC 2167

1904

From

M. Kantaraja Iyer Esqr B.A
Deputy Commissioner

To

Mysore Government Seal 9 JUIN 1904

L. Anantalakshmi Ayyar Esqr B.A
Secretary to the Board of Revenue
Bangalore

Dated 7 & Department
Despatched 12 June 1904

Received

General No. 700
No.

Enclosure No. one file

Submitting the second annual inspection report of the agricultural Bankah Chamarajanagar made by M. S Narayana Rao Dy. Asst Comr. Ramanagaram

No. 700
Circle.

Office of the Deputy Commissioner of Mysore,
Dated Mysore, 7th June 1904.

From

M. Kantaraj Urs, Esq. B.A.
Deputy Commissioner of Mysore.

To

L. Anantarama Rao, Esq. B.A.
Secretary to the Govt. of Mysore,
General and Revenue Depts.

Sir,

I have the honour to submit herewith the report on the second annual inspection of the Agricultural Bank at Chamarajanagar made by Mr. S. Vidyanatha Iyer on the 28th May 1904.

2. The report does not say how far the irregularities noticed by Government in Proceedings No. Fol. 1344, dated the 25th November 1903 have since been rectified.

3. The list of debtors called for in the 3rd para of the said Proceedings is herewith submitted. The Amildar reports in his No. 523, dated 9th March 1904 that the Bank Authorities have been asked to withdraw advance the loan granted to Papanna.

I have the honour to be,
Sir,
Your most obedt. servant

Deputy Commissioner of Mysore.

Encl to Sl 13.

Inspection of the Agricultural Bank at Thanjavur.

1. Date of present Inspection.

1. 20th May 1904 &
3rd May 1904.

2. Whether there is a duly registered suitable bank office where members and depositors could call and have their business attended to; and if there has been any change in the office since last inspection, why necessitated and whether duly registered.

2 Yes. No change since last inspection by the Deputy Commissioner on the 23rd August 1903.

3. Whether any dates and hours are fixed for transaction of business, whether business is regularly transacted at those dates and hours; if no appointment is thus made, what arrangements exist for the due transaction of business when members and depositors call; and on how many days in a month is business done.

3. The office is held every day and the business, if there is, is transacted.

4. Whether the bank's registers, accounts, title-deeds, documents, cash balance and other property are kept in the bank premises in the custody of the President and Agent; and if any of them are not so kept, where and how they are kept, under what authority and upon whose responsibility.

4 The bank's property is kept in the bank premises and in the custody of both the agent and the President.

5. Whether the villages to which the members belong are sufficiently near (within a radius of five miles) to the Bank house, and duly registered; at what distance do the majority of members, the directors and office-bearers reside; and if business was extended to any new village whether there was proper sanction for it.

5. All the villages are registered and within the radius of 5 miles and duly registered.

The majority of them reside in the town of Chamarajnagar. None since.

6. No increase since. The lands held by the members, are in their khates and the Consent of such of the persons as are interested in the lands mortgaged to the bank has been obtain-ed. The members find the institution useful.

7. Yes, the properties are said to be in the possession and enjoy-ment of the members. All the documents ex-ecuted by the mem-bers in favor of the bank Contain a general clause providing against any act on the

6. As regards members, whether and to what extent there has been any increase or decrease in their number since formation of the bank or last inspection; what was the decrease, if any, due to; were the new members duly qualified, duly elected, and registered; in case of members belonging to a joint Hindu family or otherwise possessing a qualified or limited status, whether there is proper representation of interests involved; whether in the practical working, the bank has gained or lost in strength, energy and usefulness since formation or last inspection.

7. As regards credit, solvency and resources of members, whether a complete and accurate list of the lands of members is maintained: if not, how is the omission explained; to what extent have fluctuations in the number of members affected the united credit of the bank. Any notable instances of new acquisition or improvement since formation of the bank or last inspection; any notable instances of sale or other kind of transfer, relinquishment or deterioration; how these have affected the solvency and resources of the members concerned and of the Association as a whole; what guarantee, if any, has the bank obtained or the rules of the General Assembly afford against alienations and relinquishments prejudicial to the Bank's interests; compare the *net* amount of the value of property as per latest authenticated list with the amount of liabilities of the bank at date of inspection.

8. As regards Bank's funds, note whether the limit fixed at formation had been increased or decreased under due authority; whether the bank had in its dealings unauthorizedly exceeded the limit and if so how is this explained or proposed to be rectified. Classify the Bank's funds at date of inspection with reference to the sources from which they were derived viz:—entrance fee, contributions, loans from Government, if any, loans from others, deposits from members (1) in Cash and (2) in grain, deposits from outsiders, Debentures etc Note whether the bank's credit is well established and sustained, or steadily growing: if otherwise to what extent such result is due to any action or omission of the bank's authorities and what other causes are likely to have contributed to it; whether the lessons of co-operation, mutual help and thrift are understood and practised. if not, inculcate them to as large a body of members and outsiders as can be gathered.

the part of the members prejudicial to the interests of the bank. The value of the property hypothecated to the bank is Rs 73,208. Total amount of the liabilities of the bank is Rs 34150. The interest amounting to Rs 705-7-3 due for the half year ending 31st December 1903 has been paid to the Treasury on different dates Commencing from 26th November 1903.

8. The class limits have not been exceeded or reduced.

They are as follows,

1st class loan	-	1000,
2nd — do	—	500,
3rd — do	—	250,
4th — do	—	50,

not exceeded.

Entrance fee - 48-8-"

Loan from Govern- ment. } 35000-"-"

Deposits from members - 3139-10-"

Recoveries of interest minus expenditure 261-8-1

Penalty. 2788-7-6

Total 41238-1-7

The credit of the bank continues the same as hitherto. Understood.

9. The Government have directed to repay the loan by 10 or 12 instal- ments beginning from 1902-03. The bank has paid towards principal Rs 850/- from January to May 1904. The loan may be Confirmed.

10. As regards Government loan, note whether the terms fixed for repayment are duly acted up to or there has been gross delay, dilatoriness or neglect; the amount outstanding against the bank at date of inspection; whether the loan may be continued subject to the terms allowed for repayment or whether in your opinion it is advisable to withdraw the loan under the provisions of sections 74 & 75 of the articles of association; and state reasons for such opinion briefly and concisely.

10. As regards loans and deposits from others note the terms allowed, generally in regard to rate of interest and time for repayment; whether the sanction of the General Assembly had been obtained to the rates of interest and other essential terms; whether the obligations incurred were, in any way in excess of the bank's requirements or of what local conditions of credit, prudential considerations and the progress and well being of the Bank justified; whether the Bank authorities are alive to the importance of placing themselves in a position to discharge the obligations incurred, punctually completely and satisfactorily.

10. In cases of loans from others.

As regards deposits from others the rate of interest allowed is 4 per cent. It will be repaid to them on demand.

As the payment of instalments Commenced only from last year and as the bank has paid Rs 850/- the bank authorities are alive of the importance of discharging the obligation incurred by them.

11. As regards the Bank's transactions—Compare the Cash Book with ledgers, Receipts, chalans, Cheques, Treasury Pass Book, Contingent and establishment registers, documents etc. Is it posted up from actual transactions as they occur and in the order of their occurrence, and are entries made so clear as to be easily intelligible and traceable through the other accounts? If discrepancies and omissions due to mere oversight or ignorance are found, have them rectified in a business-like manner as far as practicable and note here such as are considered to be grave In the case of corrections, see if they are initialled by the President and Agent, and if any of the corrections are not satisfactory note briefly your objections.

11. Compared. Posted up as the transactions occured.

Ordinary mistakes due to oversight have been rectified. All corrections have been initialled. Disbursements have been supported by vouchers. Charges incurred under establishment and contingencies are real and necessary. 20.5.1904 is the date of last entry in the Cash book and the cash balance forthcoming in the Cash chest on the afternoon of the 20th instant as shewn in the Cash book is Rs 118-1-3. The bank authorities say that they have not been keeping current account

See if disbursements were duly authorised and are supported by proper vouchers.

Were the charges incurred under Establishment and contingencies real or fictitious either wholly or in part, and if real, necessary? Is the rule about members rendering gratuitous service duly respected.

Note date of the last entry in the Cash Book, and the cash balance on that date according to the Cash Book and as forthcoming in the bank's chest. Are instances frequent of the transgression of the limit fixed in the articles of association for cash balance in the hands of the Board of Directors, and how are they explained? Are large sums kept in hand for any length of time without being utilized? Is the facility afforded for keeping current account with the Treasury utilised as far as possible for minimising cash balances, if not, how is the omission explained? Has there been any complaint or ground for the belief or suspicion that needlessly large balances are retained by the Agent or President ~~for surreptitious use by himself or other members of the Board.~~

Note the general results of the bank's cash transactions up to date of inspection in the appended form and see if the Cash Balance Sheet last submitted by the bank is correct in all particulars.

RECEIPTS.				EXPENDITURE.		
	RS.	A.	P.		RS.	A. P.
From Treasury ...				To Treasury Current acct. principal repaid ...		
„ Depositors ...				Depositors ...		
Entrance fee ...				„ Members, loan.		
Interest and penalty ...				„ Govt. on acct. of interest ...		
Loans repaid ...				Depositors „ ...		
Other items. ...				„ Printing charges ...		
				„ Establishment.		
				„ Contingencies..		
				„ Other charges.		
Total.				Total		

13. As regards loans to members, note if, in addition to the restrictions and limitations prescribed in section 42 of the articles of association, the General assembly has prescribed any limit with reference to the value of the landed property held by applicants for loan or offered as security by them; whether loans have been granted to any in contravention of these rules, members of joint Hindu family being taken as representing one account; how such transgressions are explained or proposed to be rectified; had any loans been granted to other than members in need or had any deserving applicants been denied to favour particular individuals, and had such instaces produced feelings of distrust and discontent and impaired the cordiality and unanimity expected to exist among the body of members; are objects for which loans are applied for, explained with sufficient clearness in the Darkhasts; is the application and use made of loans watched by the Board of Directors or other authority; have there been any instances of non application or misuse, especially of sums obtained having been used by any member for purposes of trading or private banking or money lending.

Note the sums obtained and used for the several purposes indicated in the appended form.

Amount obtained.			Amount spent.		
	Rs.	A. P.		Rs.	A. P.
1 to discharge encumbrances.			1 For discharging encumbrances		
2 to " other debts.			2 to discharge other debts ...		
3 for agricultural purposes.			3 For Agricultural purposes...		
(a)			(a)		
(b)			(b)		
(c)			(c)		
(d)			(d)		
			4 For other purposes.		
			(a)		
			(b)		
			(c)		
			(d)		

with the Treasury from the beginning of the year on the ground that they have to meet the Government demand.

12. Not exceeded in any case. Loans have been granted under class I to the extent of 50 percent of the value of the property mortgaged to the bank. The objects for which the loans have been applied for, have been explained in the Darkhasts. The Board of Directors have satisfied themselves that the loans have been properly made use of. The agent and the President of

the bank say that no such non application or misuse of the loan in any instance came to their knowledge.

13. Yes, in the prescribed form executed by proper persons and duly registered. Yes. The prior mortgage deeds have been produced and filed with the hypothecation deeds in the bank. The amount of loan of the 1st class outstanding against members is Rs 29,1885-8 and the value of the property mortgaged to the bank is Rs 73208 and the value of

14. As regards securities obtained, note if the mortgage deeds in favor of the Bank are in proper form executed by the proper persons and duly registered; if prior mortgages in respect of property hypothecated to the Bank had been fully discharged and the mortgage deeds (duly discharged) produced in Bank together with title deeds; in case of exceptions, when the mortgages are likely to be discharged and their amount; the proportion the loans of first class bear to the amount of property mortgaged; notable cases of undue preference if any with explanation; whether good and sufficient personal security was obtained in the case of the second and third class loans; whether in the case of simple debts repaid, documents discharged, receipts &c. obtained had been produced, and in case of notable exceptions when they are expected to be produced.

Note particulars in the appended form of loans outstanding against members at date of inspection exclusive of repayments.

1st class.	2nd class.	3rd class.	4th class.	Total.	Value of property under mortgage to Bank.

of property amount-ing to Rs 15410 since mortgaged to the bank is to be added to it. Good and sufficient personal securities have been obtained in the Cases of 2nd and 3rd class loans.

14. The rule is generally observed. 4 are defaulters. 9 of them are office bearers of whom the president, 5 directors and 3 auditors are defaulters. The rest are all members and they are defaulters. Rs 4116 remaining overdue, the amount of 2nd, 3rd and 4th class loans to be likewise overdue remaining

16 As regards punctuality, completeness or otherwise in the payment of dues by members—note whether the rule requiring strict punctuality is borne in mind and enforced in all practicable cases, or whether there is any unhealthy tendency to evade it; how many are defaulters (1) among office-bearers and (2) among other members; the amount of instalments overdue remaining unrecovered at date of inspection, the amount of 2nd, 3rd and 4th class loans likewise overdue remaining unrecovered; causes of unduly large arrears and large number of defaulters; whether proper notice had been taken of defaults and adequate steps taken for recovery of arrears; whether renewals were granted with prudence and discrimination; whether the interest and penalty due to the bank had been fully recovered and whether the interest due to Government and to other creditors duly paid; arrears if any how explained and when expected to be paid.

were covered is Rs 5039.
It appears the bank
authorities have issued
notices to the default
-ers. In three cases
they have obtained
decrees and they are
under execution, and
steps will be taken
to file suits against
those who fail to pay
their dues before the
end of June 1904.
Renewals were
granted. The interest
and penalty have been
fully paid up to the
bank and the interest
due to government
has also been paid up.

16. As regards surplus—Note what this amounts to up to date of inspection, taking into account the arrears remaining unrecovered of interest and other items of income; how much of this has been realized; what amount has been carried to the Reserve Fund by resolution of the General Assembly; how the Reserve Fund is invested; how the remaining surplus is used or secured; whether any and what special charges tended to reduce the surplus; and if the Bank has other assets what they are and their value.

~~NOTE.—In calculating the surplus the arrears of interest due to Government and depositors and other charges such as establishment charges etc, if any remaining to be paid should also be taken to account.~~

17. As regards meetings of General Assembly, note whether the rules for convening these, the conduct of business therein and the recording and registering of resolutions are understood and duly given effect to; if not, explain the same to the office bearers and others present; note whether meetings had been held regularly every half year; whether any and what number of extraordinary meetings had been held since last inspection; whether notices had been duly given to members; whether members were generally taking interest in the Bank affairs or whether there was party feeling; whether special resolutions had been duly confirmed and registered; whether any resolutions were inconsistent with the articles of association or other provisions of law.

15. The interest c/e levied on different kinds of loans made by the bank is Rs 9801-2-9. Out of this ~~bank is~~ Rs 6707-11-9 was spent towards interest due on loans, deposits, charges of establishment, contingencies etc. And the balance of Rs 3093-9-9 forms the surplus. Out of this a sum of Rs 1267-8-9 is set apart for reserve but both have been utilized by the bank for the transaction.

16 Yes, understood and given effect to. Held regularly every half year. No extraordinary

Meeting was held since last inspection. No special resolution passed.

17. As often as neces-sary. Yes, recorded in a book kept for the purpose.

18. Three auditors have been appoint-ed to audit the accounts of the bank.

19. All the registers have been written up and do not call for any special remarks except those that follow.

17. As regards Board of Directors, note whether and how often they meet for transaction of business; whether their resolutions are duly recorded in a book; if they do not meet, what arrangements exist for the discharge of their duties and functions and what record exists of their proceedings; whether any and which of them have been taking special interest in and working with zeal for the progress of the institution.

18. As regards supervision, whether any and what arrangements the general assembly had made for control and audit, are they effective and satisfactory.

20. As regards registers and accounts, see appended list, note therein which of them is kept and how.

I. Register of members
II. " of applications for loan
III. Cash book
IV. Ledger
V. Minute book
VI. Register of balance sheets
VII. Property Register
VIII. Register of monthly cash abstract
IX. Register of bonds
X. Receipts by Bank to members
XI. Depositors' Ledger
XII. Treasury pass book
XIII. Chalan book
XIV. Cheque book
XV. Receipts by members to Bank
XVI. Register of Directors
XVII. Register of Directors' Proceedings
XVIII. Register of ~~applications~~ of loans
XIX. " of Contingent expenses
XX. " of disbursement of pay to Establishment
XXI. " of From letters
XXII. " of To letters
XXIII. Visitors' book
~~XXIV. File of rules and orders~~

22	General remarks regarding the state of the Bank.

From the fact of several being the defaulters it should be inferred that the members specially office bearers have not shewn earnestness in making timely re- in making timely re- -payments of instal- -ments as they fall due. The bank autho- -rities are strictly told to take advantage of. this seasonable time to recover the out- -standing arrears. Corrections were found in many of the account books. The clerk has been warned.

In the property register Columns 22, 23 and 24

and in a few cases 20, and 21 also have not been filled up. The President has been asked to supply the omission very early.

C. W. Richardson

Senior Assistant Commissioner

Nanjang and Division.

ಸಂಪಾದನೆ	ರೂಪಾಯಿ			ಖರ್ಚುಗಳು	ರೂಪಾಯಿ		
ಬೆಳೆ ಕಂದಾಯ	37825	.	.	ಬೆಳೆ ಅಧಿಕ	3675	.	.
ಪಿಂಚಣಿ ಪಂಗಡಗಳು	3139	10	.	ಪಿಂಚಣಿಯವರ ಪಂಗಡಗಳು	880	6	.
ಪ್ರಕೀರ್ಣ	48	8	.	ಸಂಬಳಾದಿಗಳು	59932	.	.
ಸಾಲಿನ ಮೇಲಿನ ಬಡ್ಡಿ	9757	10	7	ಸಾಲಿನ ಮೇಲಿನ ಬಡ್ಡಿ ಕೈ ಬಿ. ಅಕ್ಷಿ	5834	15	1
ಆ ಸಾಲಗಳು	20527	10	4	ಪಿಂಚಣಿಯವರಿಗೆ ಕೈ ಬಿ. ಅಕ್ಷಿ	4	11	.
ಕೈ ಬಿ	14	11	4	ಸಂಬಳಾದಿಗಳಿಗೆ ಕೈ ಬಿ. ಅಕ್ಷಿ	11	1	2
				ಆ ಮೇಲಿನವು	23	9	.
	71313	2	3	ತಲಬಾಡಿ	514	10	8
				ಬೆಂಬಳ	82	14	10
				ತ-ಂ ಬಿಲ್ಲಿನ ದೆ	116	13	9
				ತ-ಂ ಬಂಡಿ. ಮಜ್ಜಿಗೆ ಹೇ ಮೈಲ್ಡ್	118	15	6
				ಆ ಮೇಲಿನ ಕೈ ಕಂಪನಿ			
				ಕೆಳಗೆ ಮೈ ಕಂಪನಿ	118	1	3
					71313	2	3

0 . 5 . 04

	30689	. .		30629	. .
	13375	. .		13375	. .
೨.	511	. -	೨.	511	. .
೪.	7693	8 .	೪.	7693	8 . .
೨.	360	. .	೨.	360	. .
೮.	2044	8 .	೮.	2044	8 .
೭.	5259	. .	೭.	5259	. .
	59932	. .		59872	. .

೩೭೨೦. ೫. ೦೪

1		29188	5	8
2		7200	.	.
3		1226	.	.
4		1790	.	.
		39404	5	8

ನಂಬರ್ 6

1903ನೇ ಇಸವಿ [illegible] ಳು 31 ತಾರೀಖಿಗೆ ಆಖೈರಾದ ಛಮ್ಮಾಹಿ [illegible]
ಲಾಲ್‌ಬಾಗ್ [illegible] ವ್ಯವಸಾಯದ ಬ್ಯಾಂಕ್.

ಹೆತ್ ವ ಬಾಬು.	ಜಮಾ—ಮೂಲಧನ ವ ಜವಾಬ್ದಾರಿಗಳು.				ಮೊಬಲಗು ರೂ.	ಆ.	ಪೈ
I ಬ್ಯಾಂಕಿನ ಸಾಲಗಳು ವಾ ಜವಾಬ್ದಾರಿಗಳು.	ಗೌರ್ನಮೆಂಟ್ ಖಜಾನೆಯಿಂದ ತಂದ ಮೊಬಲಗು*	35160	.	.			
	ಮೆಂಬರುಗಳಿಂದ ಆಫವಾ ಇತರರಿಂದ ಬಂದ ಡಿಪಾ	2243	4	.	37393	4	.
	ಜಿಟ್ ಮೊಬಲಗು.						
II ಸಾಲಗಳ ಪೈಕಿ ವಸೂಲಾದ ಮೊಬಲಗು ಜಮಾ.	ಮೆಂಬರುಗಳಿಂದ ಸಾಲವಪೈಕಿ ವಸೂಲಾದಮೊಬಲಗು	.	.	.	846	15	9
III ಬಡ್ಡಿ ಜಮಾ.	ಮೆಂಬರುಗಳಿಂದ ವಸೂಲ್ಮಾಡಿದ ಬಡ್ಡಿ ಮೊಬಲಗು						
	ಕಳದ ಛಮ್ಮಾಹಿವರಿಗೆ ವಸೂಲಾದಮೊಬಲಗು ...	6064	5	6			
	ಈ ಛಮ್ಮಾಹಿಯಲ್ಲಿ ವಸೂಲಾದ ಮೊಬಲಗು ...	457	7	6	3521	13	.
IV ಚಿಲ್ಲರೆ ಬಾಬುಗಳು.	ಸ್ಪರ್ಧೇಶಧನ	.	.	.	48	8	.
	ಜುರ್ಮಾನೆಗಳು	.	.	.	1713	2	2
	ಇತರ ಚಿಲ್ಲರೇಬಾಬುಗಳು	.	.	.	11	10	.
V ಜಿಕೇರಿ ಛಂಡ.	ಐಕ್ ನಫೇಯಿಂದ ಜಿಕೇರಿ ಛಂಡಕ್ಕೆ ತೆಗದ ಮೊಬಲಗು	.	.	.	1267	8	.
			ಜುಮ್ಲಾ...		44802	12	11

* ಈ ಮೊಬಲಗನ್ನು ತಾರೀಖು ನಿಕೆ ತಪಶೀಲ್ವಾರ್ ಇದರ ಹಿಂಭಾಗದಲ್ಲಿ ನಮೂದುಮಾಡಿ.

ರಿಪೋರ್ಟ್.

ಈ ಬ್ಯಾಲೆನ್ಸ್ ಷೀಟ್ ಆವಶ್ಯಕವಾದ ತಪ್ಶೀಲುಗಳನ್ನುಳ್ಳದ್ದಾಗಿ ಬ್ಯಾಂಕಿನ ಆಡಳಿತದ ನಿಜವಾದ ವ ಸರಿಯಾದ ಸ್ಥಿತಿಯನ್ನು ತೋರಿಸುವಂತೆ ಬರಿಯಲ್ಪಟ್ಟದ್ದಾಗಿ ಸಂಪೂರ್ಣವಾಗಿ ವಾಜಬೀಯಾಗಿ ಇದೆ ಎಂದು ನಾವು ಅಭಿಪ್ರಾಯ ಪಡುತ್ತೇವೆ.

[illegible]

ಆಡಿಟರುಗಳ ರುಜು.

Vichara Darpana Press, Bangalore—1901

ಗತಯೋರ್ಮಾಡಲ್ಪಟ್ಟ [illegible] ಜಾತಾಬ್ಕಿ ಹಪಿಟ್ಟ.

ಹೆಡ್ ಪ ಬಾಬು.	ಖರ್ಚ ಪ ಆಸ್ಟೆಟ್ಸ್‌ಗಳು				ಮೊಬಲಗು. ರೂ.	ಆ.	ಪೈ.
I ಬ್ಯಾಂಕಿನ ಸ್ವತ್ತುಗಳು.	ಸ್ಥಿರಸ್ವತ್ತುಗಳು	.	.	.	.	.	.
	ಚರಸ್ವತ್ತುಗಳು ಸಾವಾನು ವಗೈರೆ ...	.	.	.	29	1	.
II ಬ್ಯಾಂಕಿಗೆ ಬರಬೇಕಾಗಿರುವ ತಾಲಗಳು.	I ನೇ ತರಗತಿ—ಸ್ಥಿರಸ್ವತ್ತಿನ ತಾಲಖಿಧಾರದಮೇಲೆ	16961	.	.			
	II ನೇ ,, ಜಂಟಿ ಪ್ರೋನೋಟುಗಳ ಮೇಲೆ	1283	5	4			
	III ನೇ ,, ಜಾಟ ಕಂತು ಪತ್ರಗಳ ಮೇಲೆ	1894	8	.			
	VI ನೇ ,, ಮುಬಾವಲೆ ಯಾನೆ ಕೈ ತಾಲ ...	2100	.	.	.		
	ಅಡ್ಕೆಮ್ಮುಲ್ಲಾಗೆ ಹಿಡಿಕಂಟಲು ಮುಟ್ಟಾ ಹೇಳ್ಳುವ	.	.	.	79	14	6
III ಗೌವ್ನಮೆಂಟು ಖಜಾನೆಗೆ ಇರ ತಾಲ್ಕಾಡಿದ ಮೊಬಲಗು.	ಬ್ಯಾಂಕಿಗೆ ತಂದತಾಲಗಳ ಪೈಕಿ ವಾಪಸು ಪಾವತ್ತೇ ಮಾಡಿದ ಮೊಬಲಗು	.	.	.	150	.	.
	ಜಕೇರಿ ಭಂಡಕ್ಕೆ ಇರತಾಲ್ಕಾಡಿದ ಮೊಬಲಗು	.	.	.	.	.	.
IV ಡಿಪಾಜಿಟ್ ವಾಪಸು ಮಾಡಿದ ಮೊಬಲಗು.	ಡಿಪಾಜಿಟ್ ದಾರರಿಗೆ ವಾಪಸುಮಾಡಿದ ಮೊಬಲಗು		.	.	.	.	.
V ಬಡ್ಡಿ ಖರ್ಚು.	ಗೌವ್ನಮೆಂಟಿಗೆಕಳದಭಷಾಕ್ಕೆ ಹೇವರಿಗೆ ಕೊಟ್ಟಬಡ್ಡಿ	5729	7	10	5834	15	1
	ಡಿಟೋ ಈಭಷಾಕ್ಕೆ ಹೆಗೆ ಕೊಟ್ಟಬಡ್ಡಿ	105	7	3			
	ಡಿಪಾಜಿಟ್ ದಾರ್‌ಗೆ ಕೊಟ್ಟಬಡ್ಡಿ ...	.	.	.	.	.	.
	ಮೆಂಬರುಗಳಿಗೆ ವಾಪಸ್ ಕೊಟ್ಟಬಡ್ಡಿ ಮೊಬಲಗು	.	.	.	.	.	.
VI ಎಷ್ಟಾಬ್ಲಿಷ್ಮೆಂಟ್ ಯಾನೆ ಬಾವರ್ಡು ಮತ್ತು ಚಿಲ್ಲರೇಬಾಬು.	ನೌಕರ ಮಾನೇರ ತಲಬು	66	.	.			
	ಸಾದಿಲ್ವಾರ್	8	.	.	99	11	.
	ಪ್ರಿಂಟಿಂಗ್ ಖರ್ಚು	.	.	.			
	ಇತರಬಾಬುಗಳು	18	11	.			
VII ಜಕೇರಿ ಭಂಡ.	ಜಕೇರಿ ಭಂಡಕ್ಕೆ ಖರ್ಚುಬಿದ್ದ ಮೊಬಲಗು ...	.	.	.	1267	8	.
VIII ನಗದು ಮೊಬಲಗು.	ಚಿಲ್ಲರೆ ಹಾಜರೀ ಮೊಬಲಗು	.	.	.	109	14	.
	ಜುಮ್ಲಾ...				47802	12	11

ನೋಟ.

ಈ ಬ್ಯಾಲೆನ್ಸ ಷೀಟು 13/2/14 ನೇಯ ಜನರಲ್ ಅಸೆಂಬ್ಲಿ ಮೀಟಿಂಗಿನಲ್ಲಿ ಅಂಗೀಕಾರವನ್ನು ಹೊಂದಿರುತ್ತೆ.

[illegible]

[illegible]

ವಿಜಯಂ.

ಪ್ರಸಿಡೆಂಟ್.

Bonn

9.3.04

1006
2600

ಅಂಚೆ ಪತ್ರಗಳು ಕೆಳಗಿನ ವಿಳಾಸಕ್ಕೆ ಕಳುಹಿಸಲ್ಪಡಬೇಕು.

ಟೆಲಿ - ಗ್ರಾಂ -

ದಿನಾಂಕ 8.12.1903 ನೇ ಇಸವಿಯ ೨೬೫೬

ನಿಮ್ಮ ಪತ್ರದ ಸಂಖ್ಯೆ - ಇಂದಿನ ಸಾಮಾನ್ಯ ವಿಚಾರಣೆಗಳಿಗೆ ಉತ್ತರ ಕೊಡಲಾಗಿದೆ - ಅಧೀನ ಅಂಚೆ -
ಕಛೇರಿಯವರಿಗೆ ನೀವು ಸೂಚನೆಗಳನ್ನು
ನೀಡಲು ನೀವು ಕೋರಬಹುದು - ದಿನಾಂಕ 31.3.1904 -

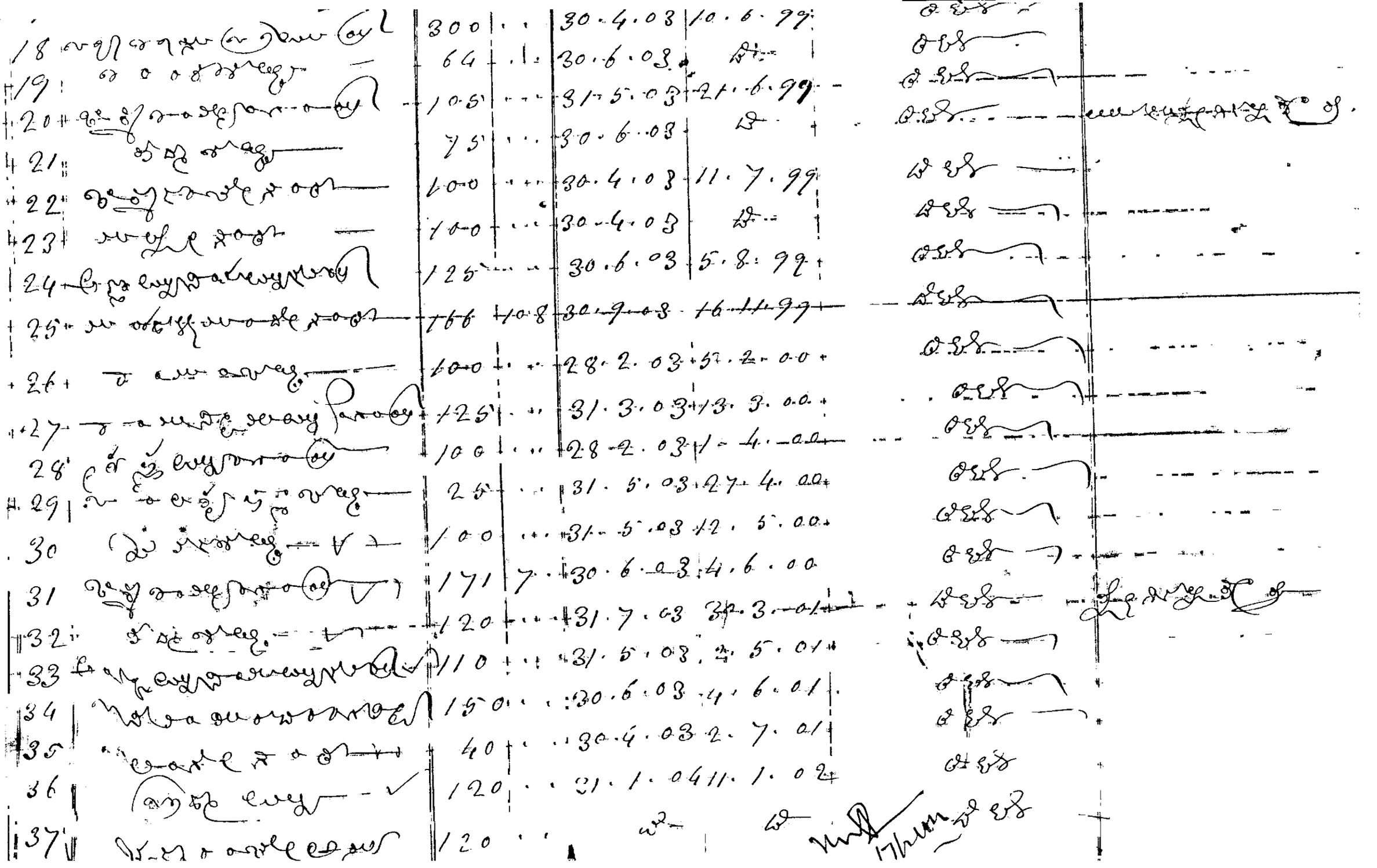
ಇತಿ -

Senior Asst Commissioner
Bangalore Division

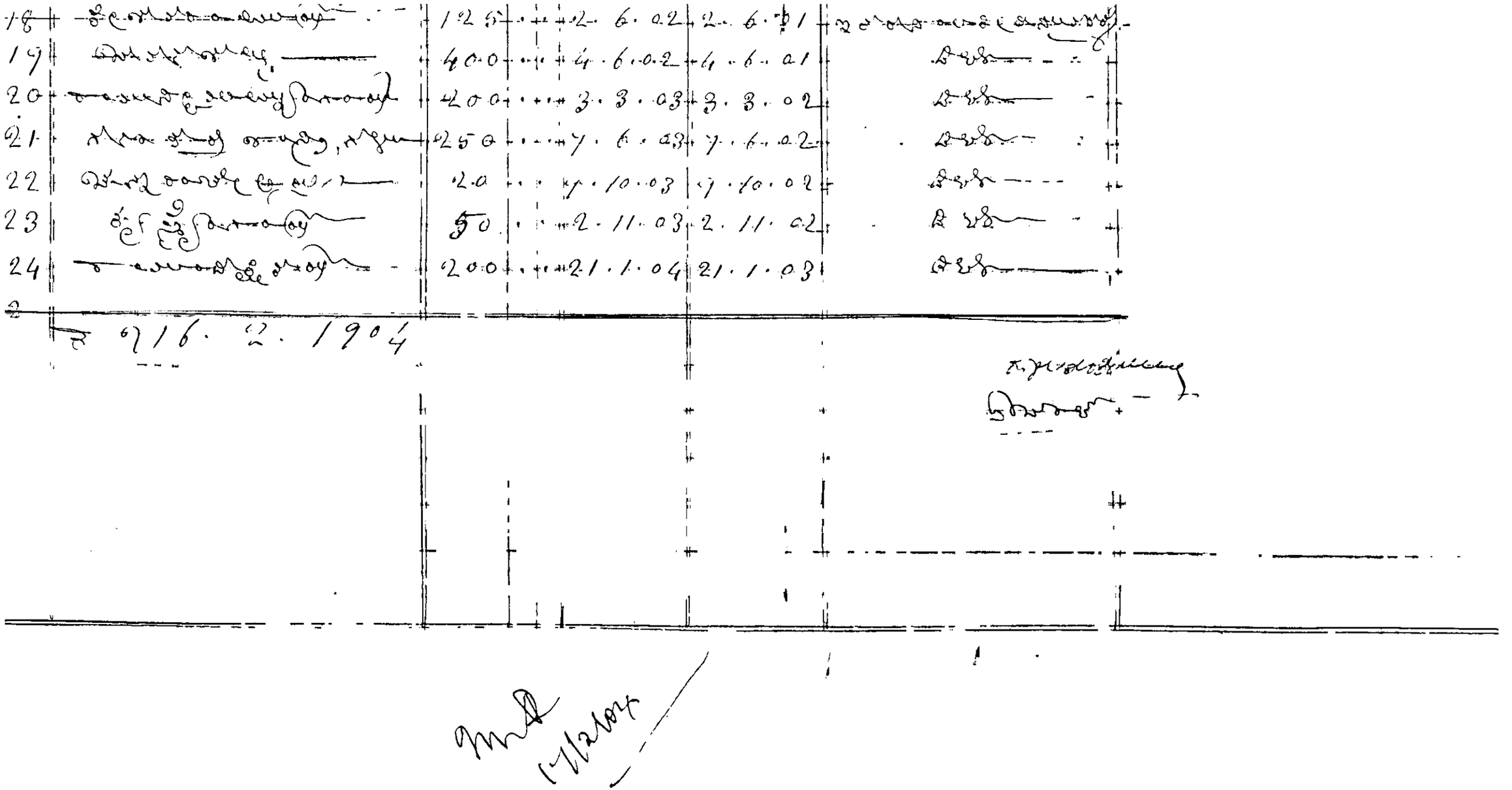
4-4-04

6.4.04

1		25	30.4.03	24.4.99		
2		25	30.4.03	24.4.99		
3		25	〃	〃		
4		100	〃	〃		
5		200	〃	〃		
6		100	〃	〃		
7		70	〃	26.4.99		
8		150	〃	〃		
9		25	〃	27.4.99		
10		300	〃	1.5.99		
11		200	〃	〃		
12		100	〃	〃		
13		75	〃	〃		
14		175	〃	8.5.99		
15		300	30.6.03	6.6.99		
16		100	31.5.03	7.6.99		
		1001	31.5.03	9.6.99		



1		200	2-12-03	7-6-99		
2		500	8-5-03	8-6-99		
3		500	17-6-01	22-6-99		
4		450	8-8-03	22-6-99		
5		275	1-8-02	22-6-99		
6		350	5-1-04	14-7-99		
7		150	1-2-04	1-8-99		
8		50	6-7-02	17-1-00		
9		170	1-2-02	19-1-00		
10		100	6-2-02	20-2-00		
11		100	5-8-02	28-6-00		
12		200	27-6-01	1-7-100		
13		350	31-12-03	11-8-00		
14		85	30-11-03	12-5-01		
15		100	22-3-03	12-5-01		
16		150	21-1-03	17-7-01		
		400	19-8-02	9-8-01		



III

1		70	28. 2. 03	30. 4. 02		
2		54	5. 1. 04	30. 4. 02		
3		44	22. 5. 02	22. 5. 01		
4		138	6. 5. 02	6. 5. 01		
5		121	2. 7. 02	2. 7. 01		
6		80	11. 11. 02	1. 1. 02		
7		72	29. 4. 03	29. 4. 02		
8		240	9. 5. 03	9. 5. 02		
9		36	19. 10. 03	19. 10. 02		
10		175	6. 2. 04	6. 7. 03		
11		182	3. 11. 03	3. 11. 02		
12		49	23. 2. 04	23. 7. 03		

7. 11. 2. 1904

1		50	12.8.03	15.5.02		
2		50	5.1.04	18.3.00		
3		50	1.4.01	4.1.01		
4		50	8.2.03	11.11.02		
5		50	26.8.03	24.10.02		
6		25	10.1.03	15.2.02		
7		50	2.3.02	13.4.01		
8		50	15.8.03	15.4.01		
9		50	11.11.01	14.8.01		
10		50	24.8.02	15.8.01		
11		50	28.7.01	30.4.01		
12		36	24.12.03	24.1.01		
13		50	1.12.02	3.9.02		
14		50	30.7.03	2.5.03		
15		25	9.11.01	15.4.01		
16		50	19.8.02	22.5.02		
17		50	11.7.01	13.4.01		
		50	11.5.03	19.2.02		

19		50	1.5.03	15.4.01		
20		50	2.5.03	22.8.02		
21		25	10.10.03	28.4.02		
22		50	7.8.03	10.5.02		
23		15	18.10.02	21.7.02		
24		50	31.3.4	1.1.04		
25		12 8	8-2.03	11.5.02		
26		12 8	11.4.03	12.1.03		
27		25	2.1.03	5.10.02		
28		25	12.2.03	11.11.02		
29		50	30.11.03	8.5.02		
30		25	30.11.03	8.2.03		

216.2.1904

G.R.S. 28]

(SR 14) File No. 122-97
Serial No. (2)

B

Diary No. of letter replied to A-2161

Proceedings of the Government of His Highness the Maharaja of Mysore.

GENERAL AND REVENUE SECRETARIAT.
( ).

Dated, the 16th August 1904

Date of issue 16th August 1904

Signed by [illegible]

READ.—

G.O. No. R 1344 dt. the 25th Novr. 1903 requesting the Dy. Commissioner of Mysore District to direct the Agricultural Bank at Chamarajapur to withdraw the loans from those persons who have

~~ORDER THEREON.—No.~~ invested the sums borrowed from the said Bank in the Srinivasa Swami Bank, under article 55 of the articles of Association and to report the result of the action taken in the matter.

over

SUBJECT

Requesting the Dy. Comr. Mysore District to adopt measures to see that the loan given to Rajamma by the Agricultural Bank at Chamarajapur is recovered and credited to the Bank and also paid up to Govt. in payment of the instalment due.

(2) Letter No. 700 of the 7th June 1904 from the Dy. Comr. Singapore District, submitting the report on the second annual inspection of the above Bank made by Mr. S. Vidyasankara Iyer on the 25th May 1904 and stating that the Resident reports in his No. 523 of the 9th March 1904 that the Bank Authorities have been asked to withdraw at once the loan granted to Papanna -

Order :- No 78. 919 / B. 122-97 of 16th August 1904.

Government observe that the simple transmission of a report stating that intimation of the order of Govt. to recall the loan of Papanna has been given, is not sufficient. The Dy. Comr. is requested to adopt measures to see that it is recovered and credited to the Bank and also paid up to Govt. in payment of the instalment due.

8.15.04

Secretary

To
The Dy. Commissioner
Singapore District